

WHEN WILL TIMES BE BETTER

Bankers And Merchants For Diversification

A most practical evidence of the belief in the value of crop diversification is seen in the recent action of the bankers and merchants of Earle, Ark., who, according to the current issue of The Southern Banker, are supplying the farmers of the vicinity of the town with 175,000 strawberry plants sufficient to cover forty acres.

This is done in an effort to encourage the production of berries in Crittenden county as a secondary crop to cotton and the plan was arranged through the local Chamber of Commerce.

The plants will be distributed in one acre lots to forty farmers who will agree to properly plant, cultivate, pick and assort them. It is believed that the plan will prove a sort of object lesson to other farmers in different localities.

Protects From Financial Crooks
The Georgia Securities Law is the title of a most comprehensive article by S. B. Blodgett, vice president of the Robison-Humphrey Company, municipal and corporation bonds, Atlanta, Ga., which appears in the current issue of The Southern Banker published in that city.

Mr. Blodgett explains that the Georgia Securities Commission was created to "prevent illegitimate practices, to investigate all investment securities and dealers in the state and to prosecute all violators of the law." The article explains in detail the working of the Commission and emphasizes the need of it which developed because of the growing operations of "crooks and unknown individuals purporting to represent all kinds of get rich quick schemes." The article is a distinctly valuable contribution to financial literature and is also a clear cut explanation of how Georgia protects her people from financial swindling.

Robbery Insurance
A bank robbery seems to the average person a much more serious affair than it really is, and the frequency with which such robberies have occurred recently would seem to threaten the stability of many banks were it not for robbery insurance which all reliable banks carry. However, the people as a rule do not know of such provision against robbery, and Harold A. Nornabell, writing in The Southern Banker of Atlanta for March, urges bankers to explain to the people through the local press just how their interests are protected through a system of robbery insurance.

Mr. Nornabell gives instances where losses of this kind were accepted with a cheerfulness that made the bank officials seem careless, when as a matter of fact, they and their depositors were really fully protected by insurance. Taking the public into the confidence of the bank is said to be due that portion of the public which patronizes a local bank, and it is further asserted that local newspapers would gladly publish the fact that banks in their territory were protected by insurance against robbery, for such a fact is "news" and of real importance to the people.

Burglar insurance, however, is not a new thing, and only the recent instances that indicate the present urgent need of such insurance gives the subject prominence at this time.

Teaching Practical Banking
"What of the economic waste in America due to ignorance in financial matters?" asks The Southern Banker of Atlanta, in its current issue. Such a waste may be avoided by educating our young people in an understanding of financial affairs through a school course in banking. Such a course is now being given in the High Schools of Greensboro, N. C., and a Junior Officer of the American Exchange National Bank has been appointed to conduct the course. He uses an approved text book on banking and in a weekly test recently given, the students made a general average of 93.1 per cent, which was conceded to be above the average in other studies. The questions ranged from "What is a Bank" through a description of the Federal Reserve System and many pertinent questions about general banking subjects. This class is able to quickly analyze a bank statement and the information thus acquired will prove of practical value to the young students when they become producing citizens of any community.

The Human Element in Business
"The basic element of success in any business enterprise is its clientele," says Walter Engard in the current issue of The Southern Banker of Atlanta, Ga. Mr. Engard writes most entertainingly on the subject of "Bringing Business into the Bank" and while he directs his observations chiefly to banks and banking, still his conclusions might well apply to any business enterprise. Mr. Engard says further: "Patronage is by far the most important element and forms the basis of the foundation upon which the enduring business institution is erected and, therefore, must be the principal substance of the foundation. Patronage cannot be held without integrity, service, value, courtesy and improvement." The article covers the different opportunities for service which the modern bank offers and describes the advantages of making the people who patronize the bank an important element in creating and sustaining the success of the institution just as is true of all other business enterprises. All business men, as well as bankers, will find much of interest in this article as it is unusual in its review of commercial conditions and clear-sighted in determining what elements contribute to commercial success.

"When Will Times Be Better?"
The pertinent question "When will times be better?" is answered by Bright Williamson, president of the Bank of Darlington, S. C., and former president of the South Carolina Bankers Association, writing in the current issue of The Southern Banker, Atlanta, Ga.

Every farmer," he asserts, "must work out his own problems and salvation, and the quicker he realizes this and that no one is going to do it for him, the better off he will be. He will surely receive help and assistance, but his future will be of his own making. Normal times and adjustment we hear so much about, mean nothing more nor less than that everyone must change his ways and adjust himself to practical methods under boll-weevil conditions. This is the whole problem and all there is to it. When this has been done the adjustment will have been made and we will at once have normal times."

When it is remembered that South Carolina has been hit as hard or perhaps harder than any other Southern state, the remarks of Mr. Williamson, made with full knowledge of all conditions, carry deep significance and should be given attention by all interested in the development of the South.

Have You Made Your Will?
"A will," says Virgil M. Harris, an authority on the subject, "is that which lives after one and tells of the goodness or miserliness of the heart which conceived it" and in an article entitled "Some Facts About the Modern Will" by Johnson H. Pace, trust officer of the Miami (Fla.) Bank and Trust Company, writing in The Southern Banker, Atlanta, Ga. for March, the subject of will making is given expert attention. That a will is not a simple document but an instrument for good or evil, that it is unlike any other document inasmuch as it is enforced only after its maker is unable to change it, are some of the important points impressed upon the reader. The subject is one well worthy of the consideration of all thinking people.

Better Times Are Near
Improvement in the agricultural, commercial and financial conditions throughout the South is predicted from many sources, but those best fitted to speak with absolute authority on the subject are the bankers in the territory, because these men are in position to watch the trend of the times and to determine the tendency of existing conditions. The importance of this subject being recognized, The Southern Banker, of Atlanta, Ga. has directed a comprehensive questionnaire to the leading banks in the eleven Southern States and the result is published in the current issue of the magazine.

Bankers in different parts of the states were chosen in order to gather facts which would fit each state as a whole and it is significant to note that, with very few exceptions, the composite opinions expressed indicate that the worst of the hard times has been passed, that the people are meeting even the most difficult conditions with courage and resourcefulness and that a better day is dawning for all.

Bankers Endorse Diversification
The bankers declare that an important factor in the present upward movement was the fact that farmers are diversifying much more generally than formerly; that economic measures were being adopted almost universally; that banks were only being approached for loans to cover essential needs to promote farming activities and that whenever necessary such aid also was being granted.

Idle Hour

The People
A Great Picture



III—Julio

Celebrated for his dash, his insolently easy conquests of women in the tango places of Buenos Aires; for the true love he had scoffed at, destined to achieve a clean glory he really lives in

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Adapted by Juno Mathis

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Four Times Daily
1:00 P. M.—3:30 P. M.
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Will Not be Shown at Any
Other Theatre

No Unemployment Problem
While labor was reported as plentiful in the rural districts, no serious unemployment problem was noted and in many places factories and mills were working full time and had not cut forces.

The article is entitled "The Business Situation in the South" and it covers each state in turn and then reviews the territory as a whole and it may be deemed authoritative in its conclusions. It is particularly interesting to note that without any attempt at inflation or exaggeration the bankers of the South are optimistic as to the future and greatly encouraged as to conditions in the immediate present.

The Stamp Tax on Bank Checks
"Nobody has a kind word for the proposal to put a stamp tax on bank checks. Even those of lowly estate boasting no bank account voice strong protests, because such a tax makes bank checks, just that much scarcer and harder to get, for them

and for every one," says The Southern Banker of Atlanta for March. "Arguments are not needed against a measure to which every one is opposed," continues this article, the main object of which is to urge every banker who has not already done so to write his senator and representatives in Congress opposing the stamp tax in no uncertain measure.

The tax is discussed in detail, its effect on banks and on individuals being reviewed, and Oliver J. Sands, president of the American National Bank of Richmond, Va., who is chairman of a special tax committee of the American Bankers Association is quoted as saying that the matter is a most important one and not even bankers themselves have yet awakened to what the stamp tax will mean. The arguments given against the tax are apparently irrefutable and coming as they do from those who are able to speak with authority, they should be convincing to bankers and to the general public.

REAL SERVICE LOAN FUNDS

Practical service through the establishment of revolving funds set up for relieving the needy but worthy school children is being performed by children of the Junior American Red Cross in many parts of the country. In Pennsylvania, New Jersey and New York in the East, and in California and Washington on the Pacific Coast, this work has been carried forward in a most systematic way. Sums of money are set apart from the Junior Red Cross Service Fund, out of which eyeglasses, shoes, school books and even scholarship money may be financed. Money for these things is lent children who would otherwise be compelled to leave school and then the money is paid back in small installments.

In Philadelphia considerable work has been done in providing the scholarships, families being paid monthly sums equal to what a child would earn if employed during school hours, and then when circumstances will permit the scholarship money so advanced

is returned to the Junior Red Cross treasury.

The largest single fund for providing eyeglasses and securing optical treatment for school children is that set up by the Juniors of Greater New York. They have provided a fund of \$5,000 which is used to aid parents in providing glasses or in having the eyesight of the children corrected. Thus hundreds of children have been enabled to continue their studies in New York and Brooklyn. It is estimated that at least 25,000 children in New York were being held back in their studies because of defective eyesight.

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a home
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EAGLE PICTURE

—at—
Richmond Theatre
March 20-21

Ingomar Theatre
March 22-23

This picture is being shown under the auspices of Alva Aerie, No. 871, Fraternal Order of Eagles. This lodge is in a very prosperous condition having 150 members and the picture is the beginning of a drive for new members.

Richmond TODAY

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Ingomar TODAY

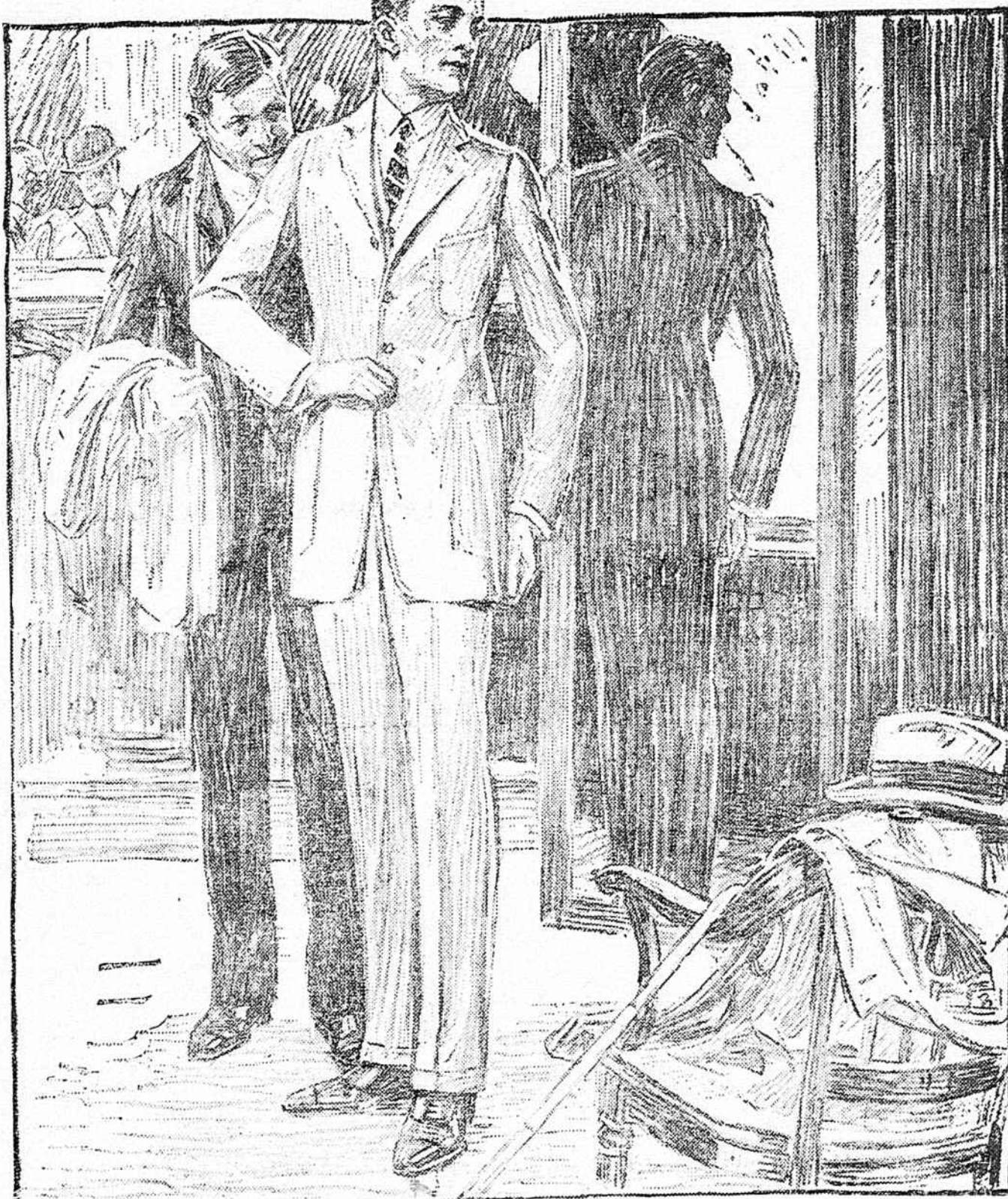
Frank Mayo
—In—
"Across the Dead Line"
With
"White Eagle" Serial
TOMORROW
Federated Presents
Wm. DESMOND in
"Women Men Love"
With 2 reel comedy
"Oh Buddy"

Idle Hour

Today

The
FOUR
HORSEMEN
of the
Apocalypse

Also Friday and Saturday



Adjust the mirror to get a full view of the
back after you've buttoned up a suit of

Kuppenheimer GOOD CLOTHES

See how the collar hugs the neck, and lies gracefully over the shoulders. See how the coat drapes smoothly across the back and at the waistline. This good style and fit is tailored to last.

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